

Fill in this information to identify the case:

Debtor 1 Joseph White

Debtor 2 Jeanette F. White

(Spouse, if filing)

United States Bankruptcy Court for the MIDDLE District of PENNSYLVANIA

Case number 5:19-bk-02253-HWV

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank National Association, as Trustee for Court claim no. (if known): 11-1

American General Mortgage Loan Trust 2010-1 American General Mortgage Pass-Through Certificates, Series 2010-1

Last 4 digits of any number you use to

identify the debtor's account: 6100

Date of payment change: 6/1/2021

Must be at least 21 days after date of this notice

New total payment: \$1,883.69

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No.
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$346.77

New escrow payment: \$392.34

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment: **New principal and interest payment:**

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No
 Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Joseph White

Print Name

Middle Name

Last Name

Case number (if known) 19-02253

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Darreelyn Hughes Date 4/15/2021
Signature

Print Darrelyn Hughes Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 130 Clinton Rd #202
Number Street
Fairfield NJ 7004
City State Zip Code

Contact Phone 470-321-7112 Email dthomas@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on May 6, 2021, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

JOSEPH WHITE
25 SMITH DRIVE
KUNKLETOWN, PA 18058-2539

JEANETTE F. WHITE
25 SMITH DRIVE
KUNKLETOWN, PA 18058-2539

AND VIA ELECTRONIC MAIL TO:

BRADLEY WARREN WEIDENBAUM
PO BOX 721
BRODHEADSVILLE, PA 18322

CHARLES J DEHART, III (TRUSTEE)
8125 ADAMS DRIVE, SUITE A
HUMMELSTOWN, PA 17036

UNITED STATES TRUSTEE
228 WALNUT STREET, SUITE 1190
HARRISBURG, PA 17101

By: /s/ Natalie Kirchner
Natalie Kirchner
Email: nkirchner@raslg.com

JOSEPH WHITE
25 SMITH DR
KUNKLETOWN,PA 18058

Dear JOSEPH WHITE,

Why am I receiving this letter?

An annual escrow analysis was performed on the above referenced account.

What do I need to know?

Our records indicate your loan is currently in an active bankruptcy proceeding. The enclosed escrow account disclosure statement is for informational purposes only and should not be construed as an attempt to collect a debt.

What do I need to do?

If you are represented by an attorney in your bankruptcy, please forward a copy of this letter to such attorney and provide such attorney's name, address and telephone number to us.

If you have any questions, please call us at 877 343 5602. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at www.mrcooper.com for more information.

Sincerely,

Mr. Cooper
Bankruptcy Department

Enclosure: Annual Escrow Account Disclosure Statement

M.Coope s a b a d a e fo Na o o s a Mo gage C.Na o o s a Mo gage C s do g bus ess as Na o o s a Mo gage C d/b/a M. Coope .M.Coope s a e g s e e d s e r v e t e a k o f Na o o s a Mo gage C.A g s e s e v e d.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you a e a successo e es (eceived e p o p o y fo a e a ve oug dea , devse, o d v o ce, a d you a e o a bo owe o e o a) a as o assu ed, o o e w s e b e c o e ob ga ed o e deb , sco u ca o sfo fo a o a pu poses o y a d s o a a e p o co ec a deb f o you pe so a y.





Escrow Account Disclosure Statement

Customer Service: 888 480 2432
Monday through Thursday from 7 a.m. to 8 p.m. (CT),
Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m.
to 12 p.m. (CT)

JOSEPH WHITE
25 SMITH DR
KUNKLETOWN, PA 18058

Tax/Insurance: 866 825 9267
Monday through Thursday from 8 a.m. to 9 p.m. (ET),
Friday from 8 a.m. to 7 p.m. (ET) and Saturday from 9 a.m.
to 3 p.m. (ET)

Why am I receiving this?

Mr. Cooper completed an analysis of your escrow account to help account for the discrepancies. Mr. Cooper made an escrow cash deposit to your escrow account to correct the balance in the event of changing account balances among the parties.

What does this mean for me?

A has me, you Escrow Account has less money than needed and there is a shortage of \$358.04. Due to this shortage and changes in your axes and insurance premiums, **your monthly escrow payment will increase by \$15.73**. Effective 06/01/2021, **your new total monthly payment** will be \$1,883.69**.

Total Payment	Current Monthly Payment	Payment Changes	New Monthly Payment
PRINCIPAL AND INTEREST	\$1,491.35	\$0.00	\$1,491.35
ESCROW	\$346.77	\$15.73	\$362.50
SHORTAGE SPREAD	\$0.00	\$29.84	\$29.84
Total Payment	\$1,838.12	\$45.57	\$1,883.69

See below for shortage calculation

What is a Shortage? A shortage is the difference between the **lowest projected balance** of your account for the coming year and your **minimum required balance**. To prevent a negative balance, the plan allows a shortage of up to 12 months and adds up to 12 months of escrow payments, as shown below.

Please see the Coming Year Projections table on the back for more details.

Escrow Payment Breakdown	Current Annual Disbursement	Annual Change	Anticipated Annual Disbursement
COUNTY TAX	\$647.90	\$126.42	\$774.32
SCHOOL TAX	\$3,386.92	\$62.32	\$3,449.24
TOWN TAX	\$126.42	\$0.00	\$126.42
Annual Total	\$4,161.24	\$188.74	\$4,349.98

If you have questions about changes to your property taxes or homeowners' insurance premiums, please contact your local taxing authority or insurance provider. For more information about your loan, please sign in at <http://www.mcahome.com>.

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Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.



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This statement is for informational purposes only.

The change in your escrow payment** may be based on one or more of the following factors:

PAYMENT(S)

- Monthly payment(s) received were less than or greater than expected
- Monthly payment(s) received earlier or later than expected
- Previous overage returned to escrow
- Previous deficiency/shortage not paid entirely

TAXES

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplements to/Deinquent tax paid
- Paid earlier or later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

INSURANCE

- Premium changed
- Coverage changed
- Additional premium paid
- Paid earlier or later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid

Prior Year Account History and Coming Year Projections

This is a statement of the actual activity in your escrow account from 04/20 through 05/21. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements, and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payments with the previous escrow analysis, you can determine where a difference may have occurred. When applicable, the earlier Escrow statement amounts and dates have been carried forward and are shown.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA), the lowest monthly balance in your escrow account should be no less than \$725.00 or 1/6 of the total annual projected disbursements from your escrow account, unless your mortgage documents or a law specifies otherwise. Your projected escrow balance of \$366.96 will be reflected in April 2021. When a balance is reflected in your monthly statement, the projected balance of \$725.00, an Escrow Shortage results in the amount of \$358.04. These amounts are indicated with an arrow (<).

This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid in the plan. This analysis considers insurance, taxes and other amounts that will come due after the filing of your bankruptcy case.

Month	Projected Payment	Actual Payment	Projected Disbursement	Actual Disbursement	Description	Projected Balance	Actual Balance
						Start	\$3,040.15
04/20	\$0.00	\$346.68*		\$0.00		\$3,040.15	\$3,471.50
05/20	\$0.00	\$346.68		\$774.32*	COUNTY TAX	\$3,040.15	\$3,043.86
05/20	\$0.00	\$0.00		\$126.42*	TOWN TAX	\$3,040.15	\$2,917.44
06/20	\$346.77	\$346.77		\$0.00		\$3,386.92	\$3,264.21
07/20	\$346.77	\$346.77		\$0.00		\$3,733.69	\$3,610.98
08/20	\$346.77	\$346.77	\$3,386.92	\$3,449.24*	SCHOOL TAX	\$693.54	\$508.51
09/20	\$346.77	\$346.77		\$0.00		\$1,040.31	\$855.28
10/20	\$346.77	\$346.77		\$0.00		\$1,387.08	\$1,202.05
11/20	\$346.77	\$346.77		\$0.00		\$1,733.85	\$1,548.82
12/20	\$346.77	\$346.77		\$0.00		\$2,080.62	\$1,895.59
01/21	\$346.77	\$346.77		\$0.00		\$2,427.39	\$2,242.36
02/21	\$346.77	\$346.77		\$0.00		\$2,774.16	\$2,589.13
03/21	\$346.77	\$346.77		\$0.00		\$3,120.93	\$2,935.90
04/21	\$346.77	\$346.77E		\$0.00		\$3,467.70	\$3,282.67
05/21	\$346.77	\$346.77	\$647.90	\$774.32*E	COUNTY TAX	\$3,166.57	\$2,855.12
05/21	\$0.00	\$0.00	\$126.42	\$126.42E	TOWN TAX	\$3,040.15	\$2,728.70
Total	\$4,161.24	\$4,854.60	\$4,161.24	\$5,250.72	Total	\$3,040.15	\$2,728.70
Month	Projected Payment		Projected Disbursement		Description	Current Balance	Required Balance Projected
						Start	\$2,728.70
06/21	\$362.50			\$0.00		\$3,091.20	\$3,449.24
07/21	\$362.50			\$0.00		\$3,453.70	\$3,811.74
08/21	\$362.50		\$3,449.24			\$366.96	\$725.00
09/21	\$362.50			\$0.00		\$729.46	\$1,087.50
10/21	\$362.50			\$0.00		\$1,091.96	\$1,450.00
11/21	\$362.50			\$0.00		\$1,454.46	\$1,812.50
12/21	\$362.50			\$0.00		\$1,816.96	\$2,175.00
01/22	\$362.50			\$0.00		\$2,179.46	\$2,537.50
02/22	\$362.50			\$0.00		\$2,541.96	\$2,900.00
03/22	\$362.50			\$0.00		\$2,904.46	\$3,262.50
04/22	\$362.50			\$0.00		\$3,266.96	\$3,625.00
05/22	\$362.50		\$774.32		COUNTY TAX	\$2,855.14	\$3,213.18
05/22	\$0.00		\$126.42		TOWN TAX	\$2,728.72	\$3,086.76
Total	\$4,350.00		\$4,349.98		Total	\$2,728.72	\$3,086.76

Bankruptcy Adjustment - The Prior Year Account History and Coming Year Projections section of the Annual Escrow Account Disclosure Statement may contain a line item called Bankruptcy Adjustment. This amount is a credit based upon the unpaid portion of the escrow funds held on the proof of claim to be paid through the Chapter 13 plan. The amount of the credit is calculated and applied to reach the minimum required balance for the escrow account as allowed under the loan documents and applicable non-bankruptcy law. The credit may not represent the actual amount of escrow funds owed on the proof of claim because any escrow funds held on the proof of claim to be paid through the plan will not be collected hereafter. The escrow shortage or surplus is reflected in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of claim escrow funds are listed as a credit to reach the required minimum balance.

You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If a previous escrow analysis statement was sent to you by your previous servicer, please refer to it as a statement for comparison purposes. If you have any questions, please call our **Bankruptcy Department at 1-877-343-5602**. Our offices are open Monday through Friday from 8 a.m. to 5 p.m. (CT). You can also visit our website at www.mrcooper.com for more information.

Note: Any disbursements listed after the date of this statement are assumed to be paid or due.